

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANN M. AUSTIN

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-21904

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/09/2019 and confirmed on 7/24/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		75,897.00
Less Refunds to Debtor	3,410.67	
TOTAL AMOUNT OF PLAN FUND		72,486.33

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,750.00	
Trustee Fee	3,651.06	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,401.06

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LSF9 MASTER PARTICIPATION TRUST Acct: 7157	0.00	36,751.20	0.00	36,751.20
	LSF9 MASTER PARTICIPATION TRUST Acct: 7157	4,965.28	4,965.28	0.00	4,965.28
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 7M43	939.04	939.04	327.01	1,266.05
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 7M36	284.94	284.94	100.66	385.60
	PINE-RICHLAND SD(RCHLND)RE TAX Acct: 7M43	5,961.04	5,961.04	1,703.27	7,664.31
	PINE-RICHLAND SD(RCHLND)RE TAX Acct: 7M36	2,328.75	2,328.75	664.82	2,993.57
	RICHLAND TOWNSHIP (RE) Acct: 7M43	971.69	971.69	265.22	1,236.91
	RICHLAND TOWNSHIP (RE) Acct: 7M36	336.47	336.47	93.16	429.63
	RICHLAND TOWNSHIP (RE) Acct: 7M43	804.72	804.72	0.00	804.72
	RICHLAND TOWNSHIP (RE) Acct: 7M36	355.02	355.02	0.00	355.02
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 7M36	232.73	232.73	0.00	232.73
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 7M43	745.63	745.63	0.00	745.63
	PINE-RICHLAND SD(RCHLND)RE TAX Acct: 7M36	1,594.00	1,594.00	0.00	1,594.00
	PINE-RICHLAND SD(RCHLND)RE TAX Acct: 7M43	3,840.38	3,840.38	0.00	3,840.38
					63,265.03

Priority				
	SCOTT R LOWDEN ESQ** Acct:	0.00	0.00	0.00
	ANN M. AUSTIN Acct:	0.00	0.00	0.00

19-21904

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	ANN M. AUSTIN	3,410.67	3,410.67	0.00	0.00
	Acct:				
	MCELRATH LEGAL HOLDINGS LLC++	0.00	0.00	0.00	0.00
	Acct:				
	PAUL W MCELRATH JR ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	PAUL W MCELRATH JR ESQ++	3,750.00	3,750.00	0.00	0.00
	Acct:				
*** NONE ***					
Unsecured					
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 1200				
	CITIFINANCIAL INC (NON-RE*)++	0.00	0.00	0.00	0.00
	Acct: 5826				
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00
	Acct: 8418				
	DUQUESNE LIGHT COMPANY(*)	1,751.60	1,751.60	0.00	1,751.60
	Acct: 4277				
	EAST BAY FUNDING	0.00	0.00	0.00	0.00
	Acct:				
	ECAST SETTLEMENT CORP	0.00	0.00	0.00	0.00
	Acct: 0325				
	GRB LAW	0.00	0.00	0.00	0.00
	Acct:				
	JORDAN TAX SERVICE INC**	0.00	0.00	0.00	0.00
	Acct:				
	NCO FINANCIAL SERVICES++	0.00	0.00	0.00	0.00
	Acct: 8277				
	NRG ENERGY	0.00	0.00	0.00	0.00
	Acct:				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 0412				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 2269				
	VOGEL DISPOSAL SERVICE INC	0.00	0.00	0.00	0.00
	Acct:				
	WEINSTEIN & RILEY PS**	0.00	0.00	0.00	0.00
	Acct: 5791				
	DUQUESNE LIGHT COMPANY(*)	68.64	68.64	0.00	68.64
	Acct: 6371				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3218				
	THOMAS SONG ESQ FOR JODI L HAUSE I	0.00	0.00	0.00	0.00
	Acct:				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					1,820.24
TOTAL PAID TO CREDITORS					65,085.27

19-21904

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	23,359.69
UNSECURED	1,820.24

Date: 04/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

ANN M. AUSTIN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-21904

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Ann M. Austin  
Debtor

Case No. 19-21904-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 26, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:**

Recip ID	Recipient Name and Address
db	+ Ann M. Austin, 3584 Bakerstown Road, Bakerstown, PA 15007-9705
cr	+ Pine-Richland School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Richland Township, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
15049508	+ Allegheny County, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15049521	Jordan Tax Service, Inc., P.O. Box 200, Bethel Park, PA 15102-0200
15049520	+ Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
15049522	Nco Financial, Po Box 13574, Philadelphia, PA 19101
15049523	+ Pine Richland School District, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15088615	+ Pine-Richland School District, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15088581	+ Richland Township, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15049526	+ Richland Township, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15050198	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15049527	+ Vogel Disposal Service, Inc., PO Box 857, Mars, PA 16046-0857

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Apr 26 2024 23:49:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 00:07:44	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 26 2024 23:52:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
15049511	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2024 00:06:53	Capital One, P.O. Box 85520, Richmond, VA 23285
15049513	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:07:18	Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
15049509	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Apr 26 2024 23:52:00	Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
15049510	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Apr 26 2024 23:52:00	Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500
15049512	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2024 00:06:51	Capital One Bank (USA), N.A., by American Infosource LP As Agent, P.O. Box 71083, Charlotte, NC 28272-1083
15088589	+ Email/Text: ebnjts@grblaw.com	Apr 26 2024 23:49:00	County of Allegheny, Goehring Rutter & Boehm,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 35

			c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15049514	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:07:16	Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
15087548	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 26 2024 23:52:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15049515	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 26 2024 23:52:00	Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15049516	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 27 2024 00:44:54	East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
15049518	+ Email/Text: ebnjts@grblaw.com	Apr 26 2024 23:49:00	Goehring, Rutter & Boehm, 1424 Frick Building, 437 Grant Street, Pittsburgh, PA 15219-6107
15049519	+ Email/Text: ebnjts@grblaw.com	Apr 26 2024 23:49:00	Goehring, Rutter & Boehm, 437 Grant Street, Pittsburgh, PA 15219-6107
15377586	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 26 2024 23:52:00	LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
15087046	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Apr 26 2024 23:52:00	LSF9 Master Participation Trust, C/O Caliber Home Loans, Inc, 13801 Wireless Way, Oklahoma City, OK 73134-2500
15068745	+ Email/Text: ecfbankruptcy@nrg.com	Apr 26 2024 23:52:00	NRG Energy, 910 Louisiana Street, Houston, TX 77002-4914
15049524	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 00:44:52	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
15049525	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 01:15:58	PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914
15049528	+ Email/Text: bncmail@w-legal.com	Apr 26 2024 23:51:00	Weinstein & Riley, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132
15049517	Email/PDF: bncnotices@becket-lee.com	Apr 27 2024 00:07:16	eCAST Settlement, PO Box 35480, Newark, NJ 07193-5480

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LSF9 MASTER PARTICIPATION TRUST
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15068730	*+	Allegheny County, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15068733	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, P.O. Box 85520, Richmond, VA 23285
15068735	*P++	CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239, address filed with court:, Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
15068731	*+	Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
15068732	*+	Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500
15068734	*	Capital One Bank (USA), N.A., by American Infosource LP As Agent, P.O. Box 71083, Charlotte, NC 28272-1083
15068736	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
15068737	*+	Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15068738	*+	East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
15068740	*+	Goehring, Rutter & Boehm, 1424 Frick Building, 437 Grant Street, Pittsburgh, PA 15219-6107
15068741	*+	Goehring, Rutter & Boehm, 437 Grant Street, Pittsburgh, PA 15219-6107

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 35

15068743	*	Jordan Tax Service, Inc., P.O. Box 200, Bethel Park, PA 15102-0200
15068742	*+	Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
15068744	*	Nco Financial, Po Box 13574, Philadelphia, PA 19101
15068747	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
15068748	*+	PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914
15068746	*+	Pine Richland School District, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15068749	*+	Richland Township, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15068750	*+	Vogel Disposal Service, Inc., PO Box 857, Mars, PA 16046-0857
15068751	*+	Weinstein & Riley, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132
15068739	*	eCAST Settlement, PO Box 35480, Newark, NJ 07193-5480

TOTAL: 1 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:**

Name	Email Address
Denise Carlon	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pine-Richland School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Richland Township jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST jblank@pincuslaw.com brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Michelle L. McGowan	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Ann M. Austin lowdenscott@gmail.com
Thomas Song	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST pawb@fedphe.com

TOTAL: 11